

III. REMARKS

1. Claims 1-5 and 8-21, and 23-35 remain in the application. Claims 6, 7, and 22 have been cancelled without prejudice. Claims 1, 23, 26, and 27 have been amended.

2. Applicants respectfully submit that claims 1-5, 8-21, and 23-35 are patentable over the combination of Wang et al. (US 6,175,922, "Wang") and Wiik et al. (US 5,260,551, "Wiik") under 35 USC 103(a).

The combination of Wang and Wiik fails to disclose or suggest providing said key and said validity information to an access device in response to a request from the access device identifying the service provider, as essentially recited by claims 1, 23, 26 and 27.

The access device of Wang does not send a request identifying the service provider. Column 18, lines 51-56 of Wang, cited by the Examiner, describes how a web phone sends out a reservation request, a merchant acknowledges the service availability and the cost, a user approves the transaction and the web phone sends a transaction confirmation with credit information, the merchant validates the transaction and sends service information and a service authorization confirmation. Applicant finds no teaching in this part or in any part of Wang related to providing a key and validity information to an access device in response to a request from the access device identifying the service provider. Column 19, lines 4-14 of Wang describes how, when the service is rendered, the token may be presented over the point of service, and how the merchant may authorize the service if the token is validated. However, there is no disclosure related to providing a key and validity information to an access device in response to a request from the access device identifying the service provider.

The deficiencies in Wang are not cured by Wiik. Wiik is silent with respect to providing a key and validity information to an access device in response to a request from the access device identifying the service provider.

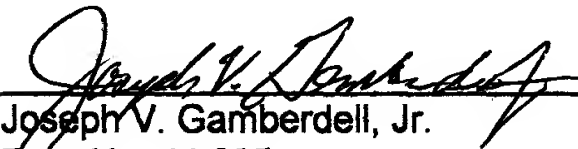
At least for these reasons, the combination of Wang and Wiik fails to render independent claims 1, 23, 26, and 27 and dependent claims 2-5, 8-21, 24, 25, and 28-35 unpatentable.

For all of the foregoing reasons, it is respectfully submitted that all of the claims now present in the application are clearly novel and patentable over the prior art of record, and are in proper

form for allowance. Accordingly, favorable reconsideration and allowance is respectfully requested. Should any unresolved issues remain, the Examiner is invited to call Applicants' attorney at the telephone number indicated below.

The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,


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Date

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